

Figure 1

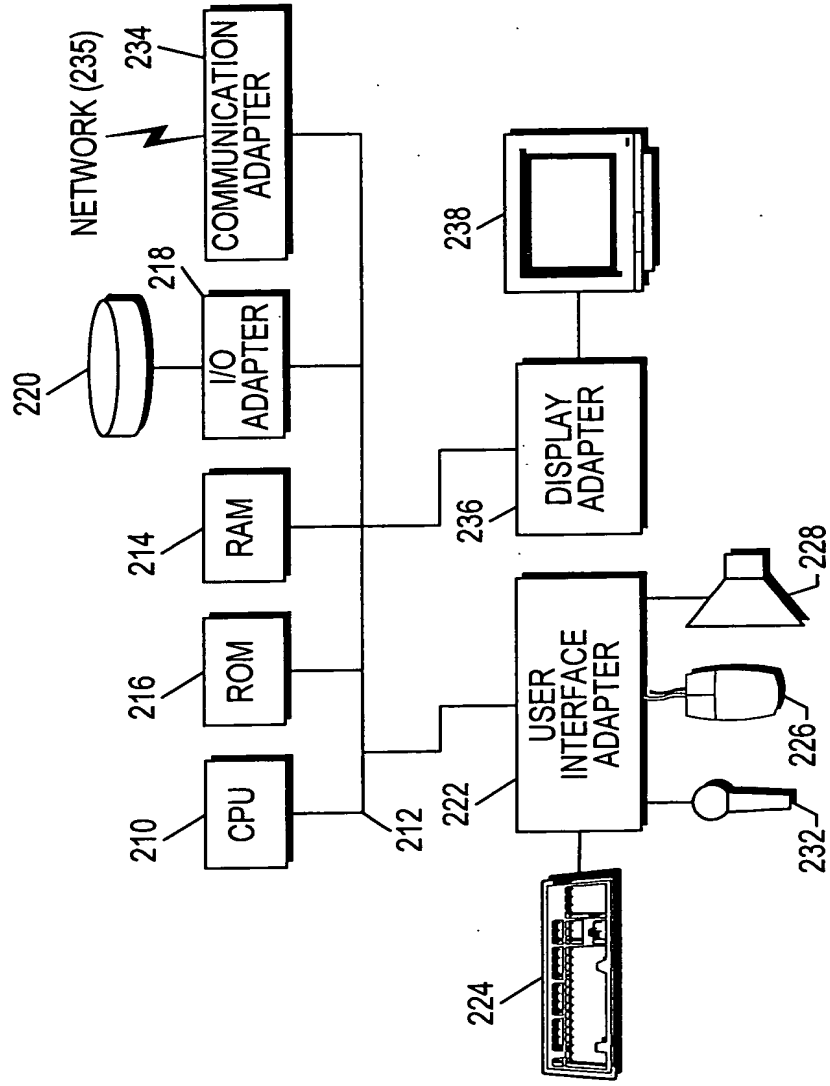


Figure 2

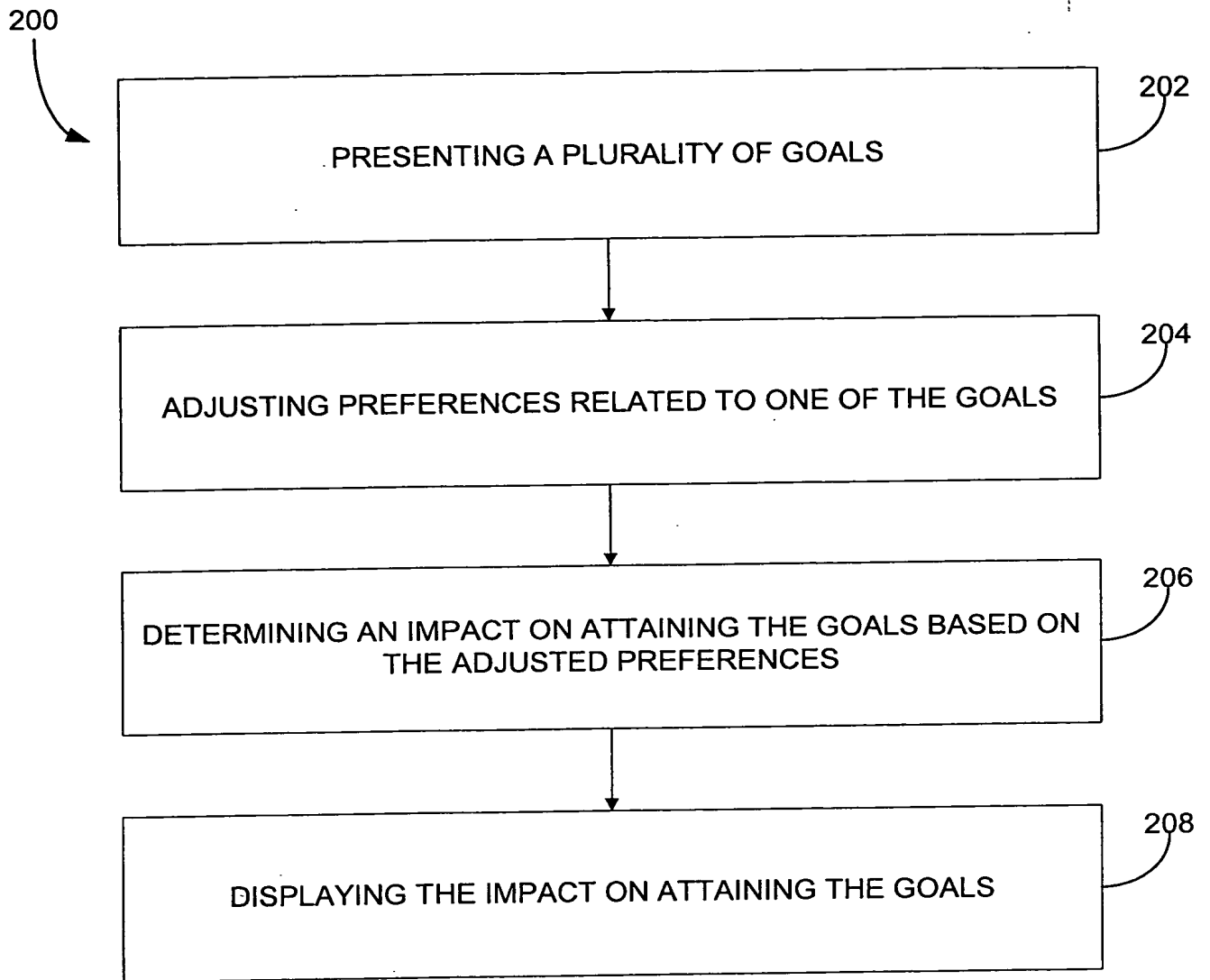


Figure 2A

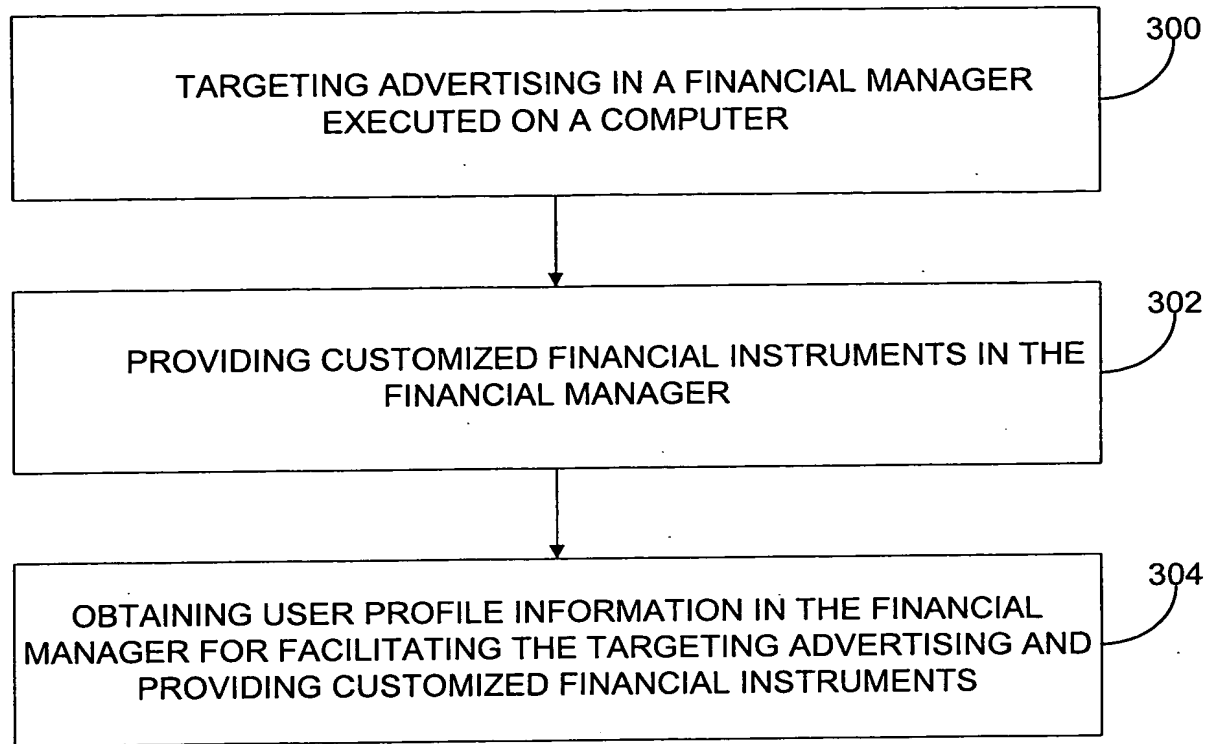


Figure 3

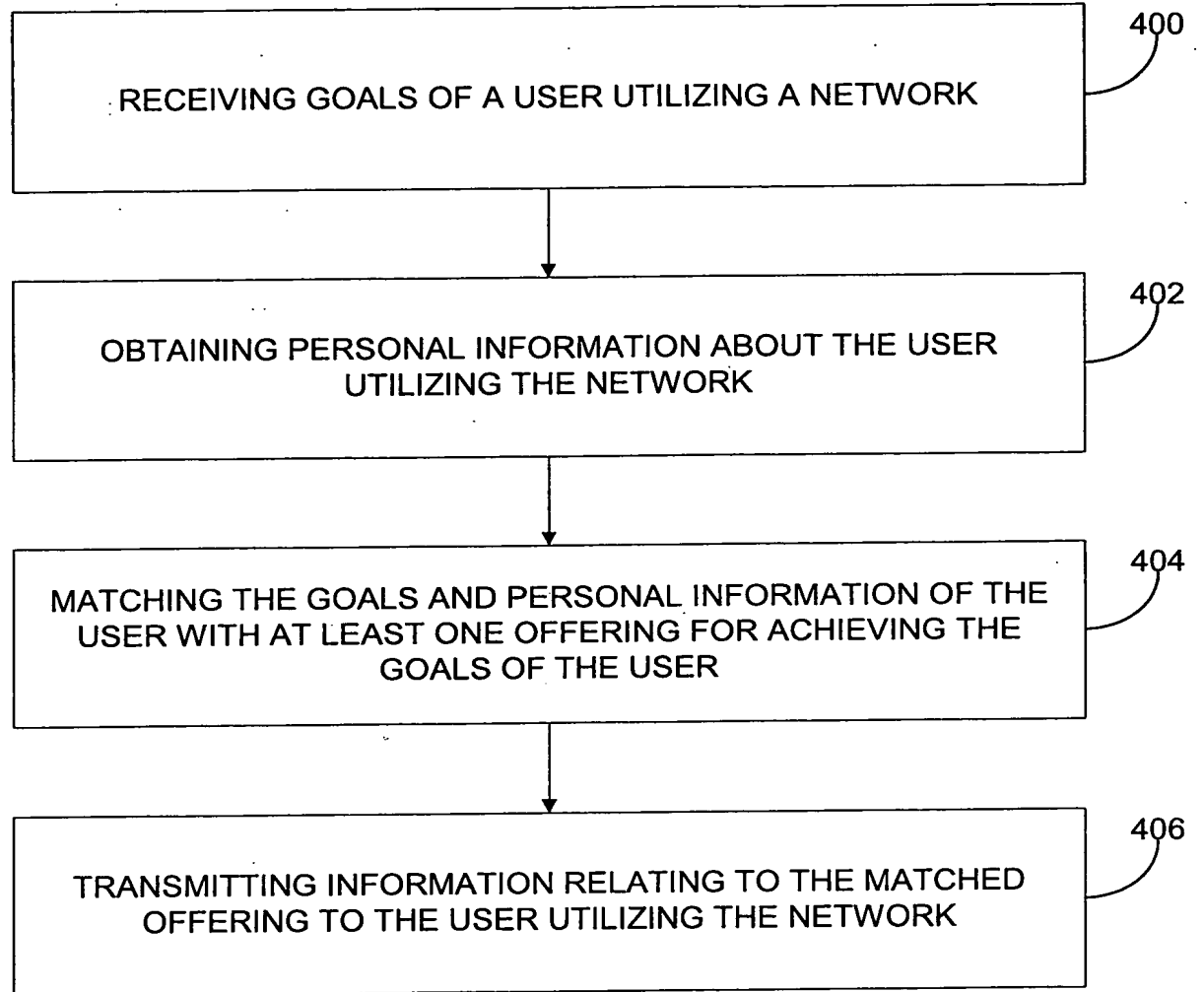


Figure 4

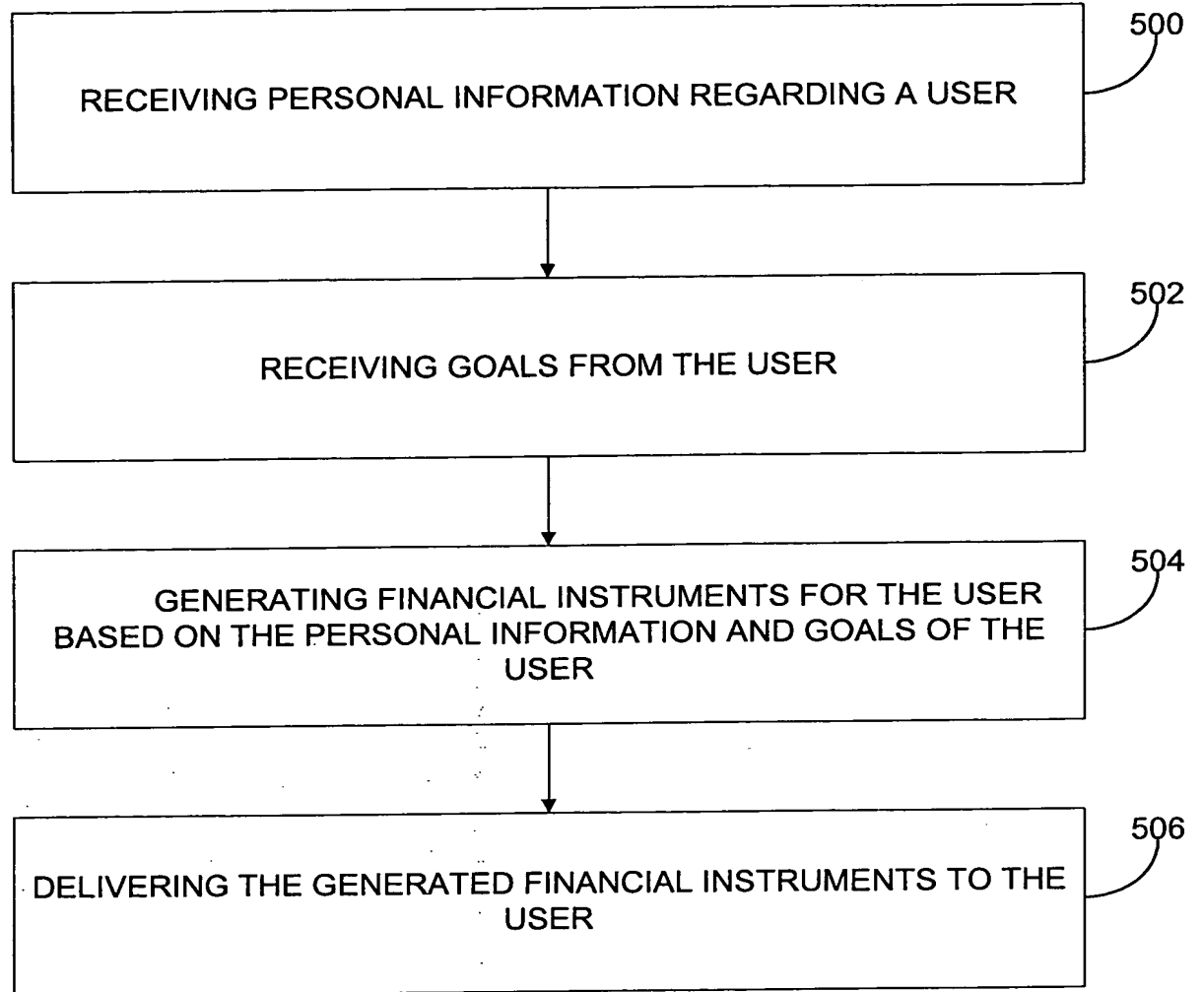


Figure 5

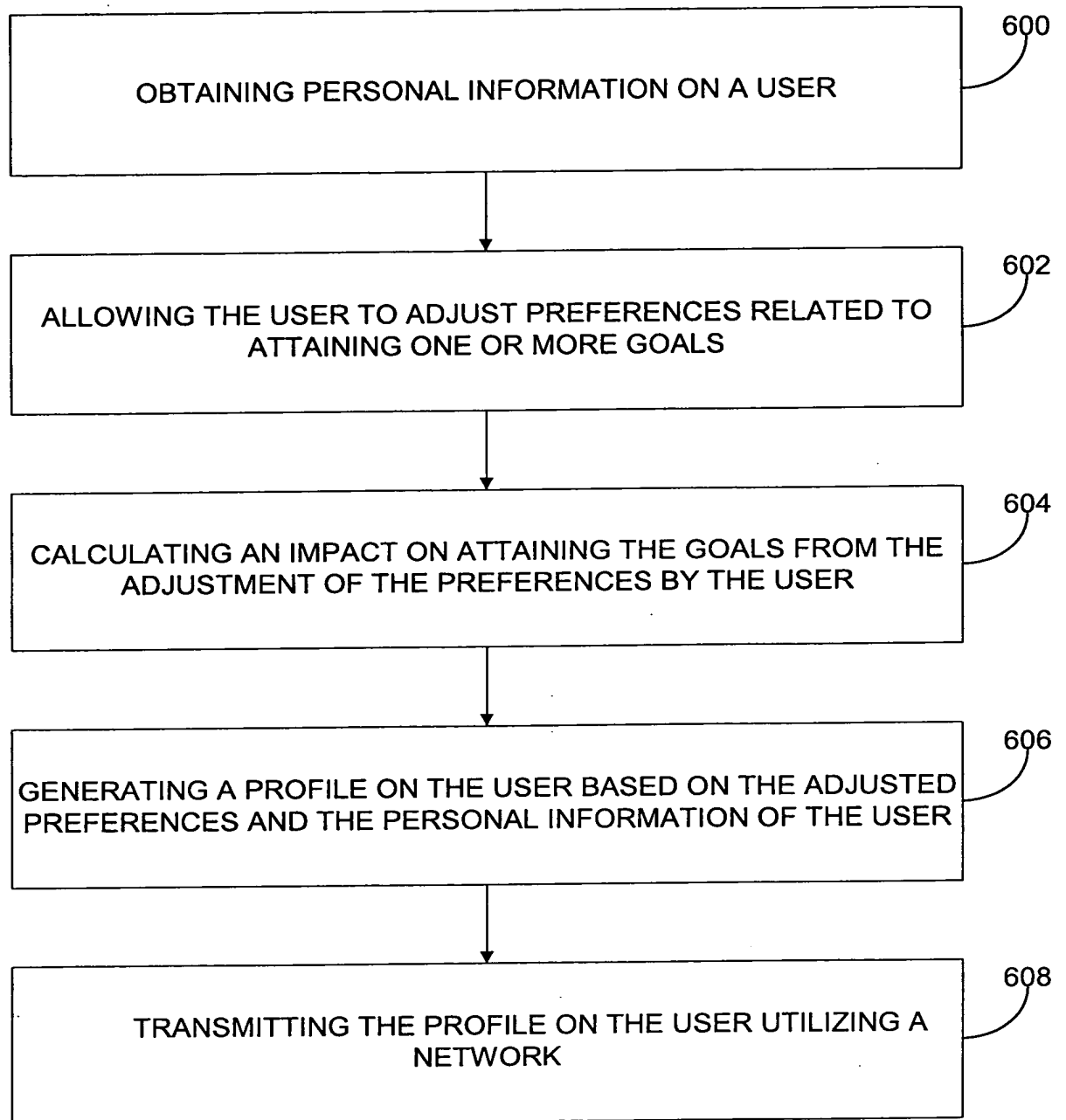


Figure 6

College Education: Public University.

College Education: Public University.

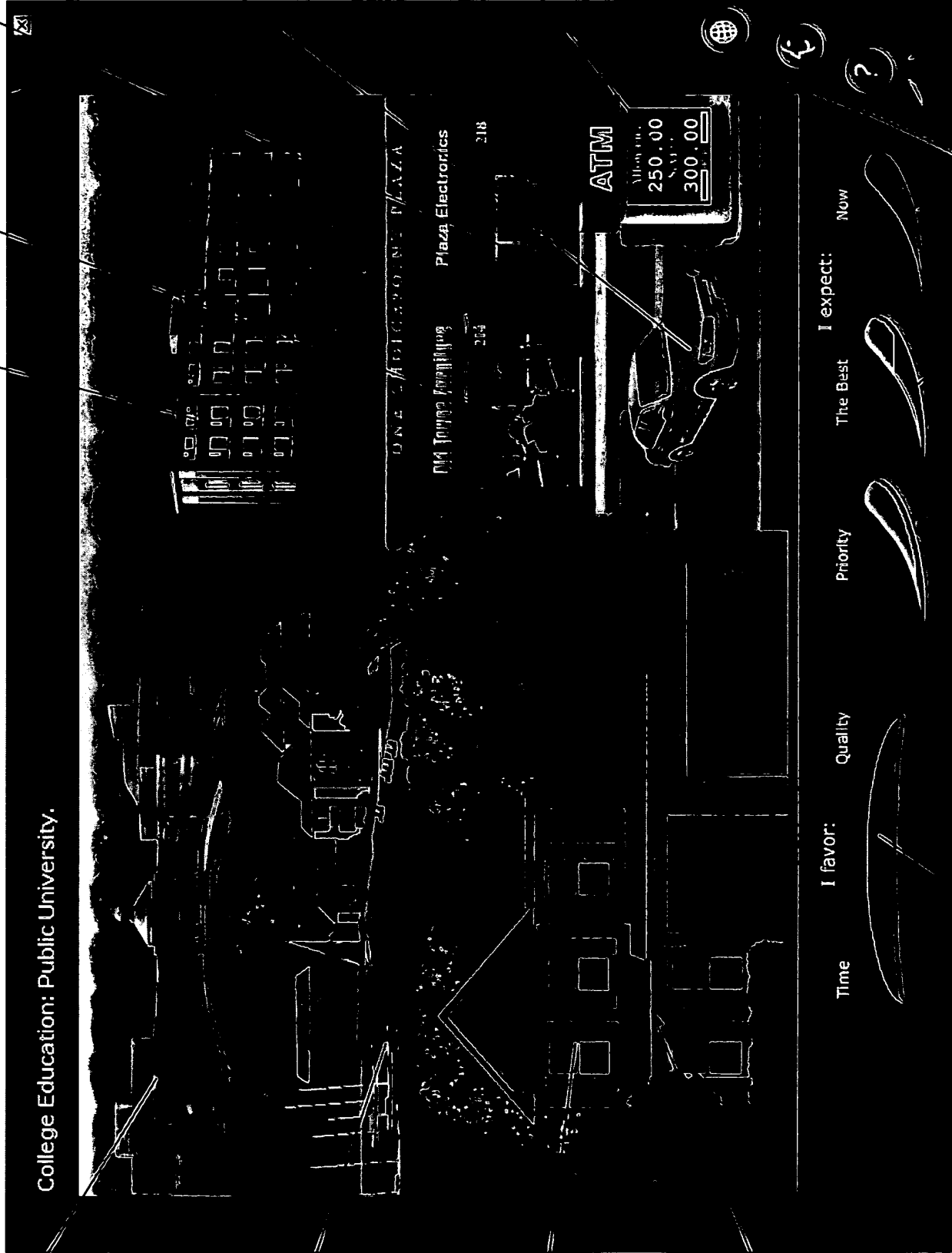


Figure 7

718

720

720

724

722

714

716

712

700

I favor:

Quality

Priority

The Best

I expect:

Now

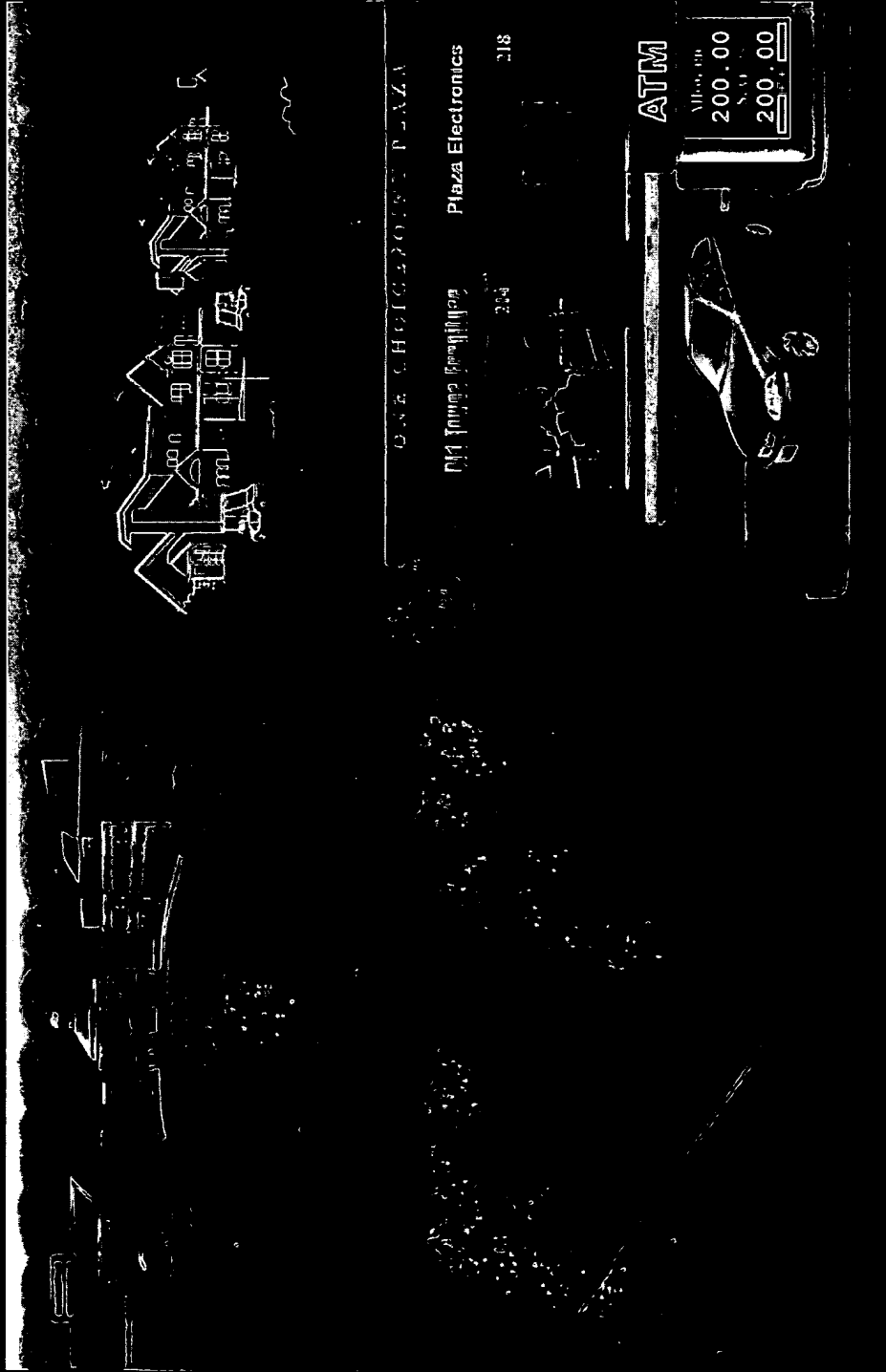
702

706

704

708

Automobile: Honda Civic in 18 months.



Time I favor: Quality I expect: Now

Figure 8

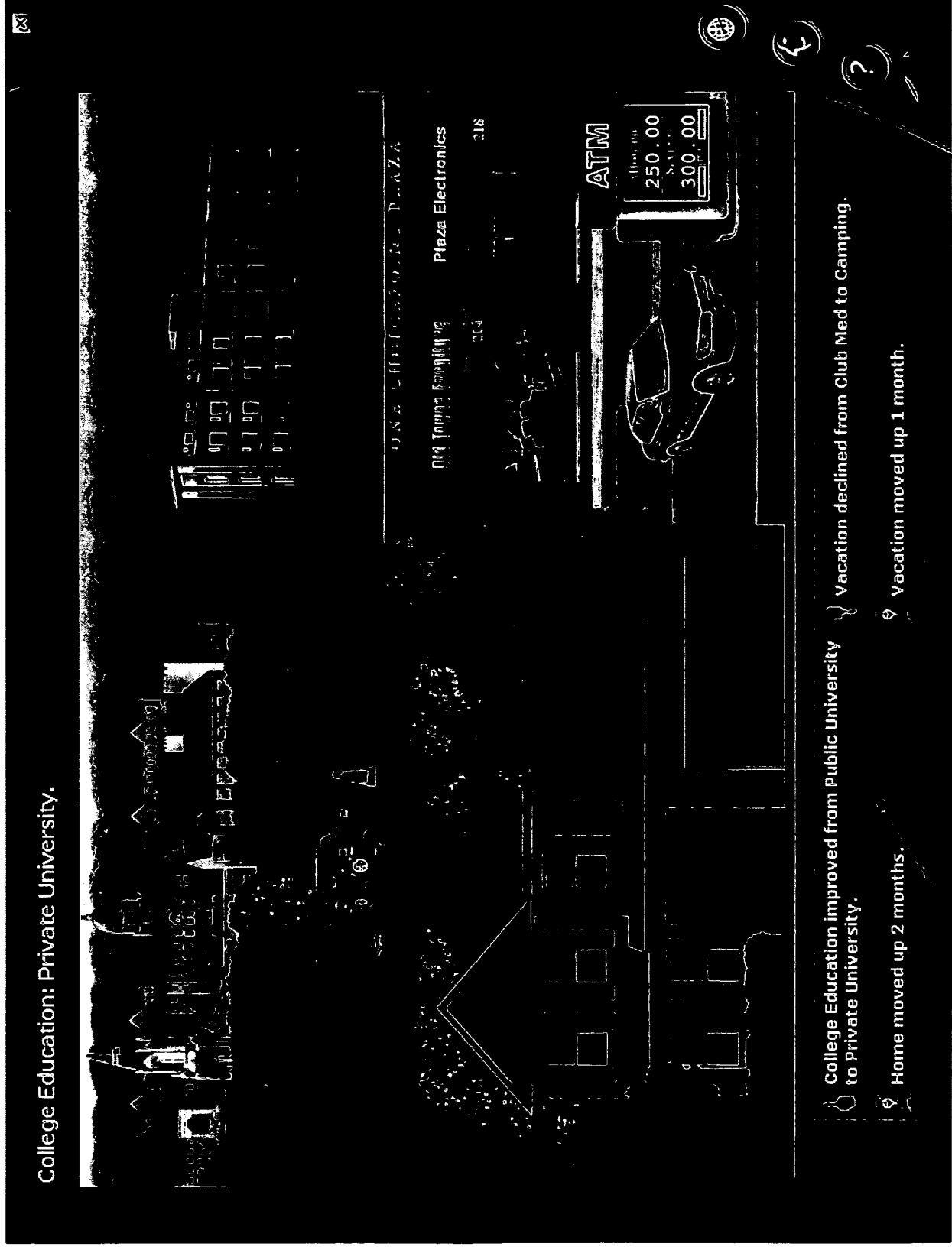


Figure 9

Financial Assumptions

Current Salary:

70000.00

1002

Expected Rate of Increase:

5%

1004

Rate of Return on Savings:

8%

1006

Risk Tolerance:

Medium

1008

Calculation Date:

1999

1010

Expected Inflation Rates:

College Education:

8%

Toys:

1%

Allowance:

3%

Retirement:

6%

Savings:

3%

Furniture:

2%

Home:

8%

Automobile:

6%

Vacation:

4%

1012

Figure 10

Figure 11

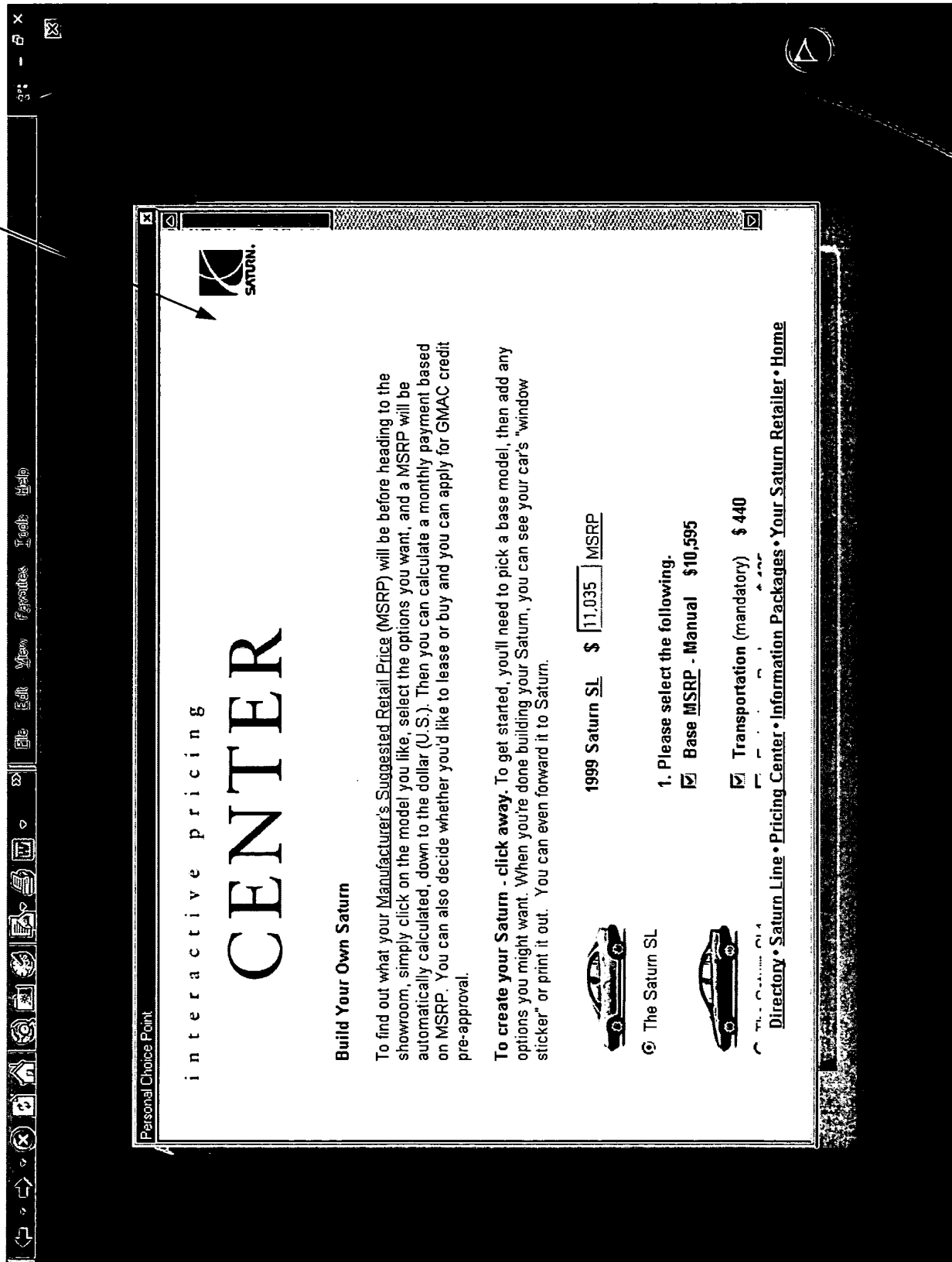


Figure 12

Personal Choice Point

12025

(This MSRP does not include retailer installation charges.)

☒ Armrest \$ 99

☒ Block Heater \$ 53

☐ Convenience Net \$ 58

☒ Drivers Side Vanity Mirror \$ 9

☐ Front End Cover \$ 130

☐ Car Cover \$ 196

☒ Security System \$ 205

☒ Touch Up Paint \$ 4

☐ CD Changer \$ 520

☐ Removable Roof Rack \$ 200

☐ Fork Bike Attachment \$ 60

☐ Upright Bike Attachment \$ 90

☐ 4 pr. Ski/Snowboard Attachment \$ 100

☐ Front Wheel Holder \$ 31

☐ Cable Lock \$ 21

☐ Splash Guards (front) \$ 30

☐ Splash Guards (rear) \$ 29

☐ All-Season Rubber Floor Mats (front) \$ 40

☐ All-Season Rubber Floor Mats (rear) \$ 30

See your window sticker

Erase and start over

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Figure 12A

Automobile

Personal Choice Point

1999 SL - MANUAL

Exterior Color: none

Interior Color: none

STANDARD EQUIPMENT		STANDARD VEHICLE PRICE		Manufacturer's Suggested Retail Price	
• 1.9L SOHC 8-VALVE ENGINE		Options installed by Manufacturer		\$10595	
• 5-SPEED MANUAL TRANSMISSION		Air Conditioning		960	
• HYDRAULIC CLUTCH		ABS & Traction Control		695	
• SEQUENTIAL-PORT FUEL INJECT.		Right Side Mirror		40	
• STARTLESS STEEL EXHAUST		Carpeted Front and Rear Floor Mats		60	
• MAINTENANCE-FREE BATTERY		AM/FM Cassette w/Equalizer		420	
• POWER BRAKES w/ FRONT DISC					
• INDEPEND. 4-WHEEL SUSPENSION					
• LUBE-FOR-LIFE SUSPENSION					
• DENT-RESISTANT EXTER. PANELS					
• 175/70R14 RADIAL TIRES					
• STYLED FULL WHEEL COVERS					
• COMPACT RADIAL SPARE TIRE					
• DRIVER-SIDE EXTERIOR MIRROR					
• HALOGEN HEADLAMPS					
• TINTED GLASS/WINDSHIELD					
• TACHOMETER & TRIP ODOMETER					
• RECLINING FRONT BUCKET SEATS					
• INTEGRAL FRONT HEADRESTS					
• FOLD-DOWN REAR SEATS (60/40)					
• ADJUSTABLE STEERING COLUMN					

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Figure 12B

1206

Automobile

1208

Option Range

Toyota Camry

BMW 540i

Saturn

204

1222

Add

Delete

1224

Option Desirability

1214

1210

Costs

Insurance

Gasoline

Maintenance

Oil Changes

Car Washes

\$770/Yr

\$220/Yr

\$400/Yr

\$140/Yr

\$120/Yr

Preferred Replacement Schedule:

5

Years

1212

Preferred Insurance Provider:

Allstate

1216

Preferred Options

1218

Air Conditioning (\$960), ABS & Traction Control (\$695), Right-Side Mirror (\$40), Carpeted Front and Rear Floor Mats (\$60), AM/FM Cassette w/Equalizer (\$420), Armrest (\$99), Block Heater (\$53), Convenience Net (\$58), Driver's Side Vanity Mirror (\$9), Front End Cover (\$130), Car Cover (\$196), Security System (\$205), CD Changer

Figure 12C

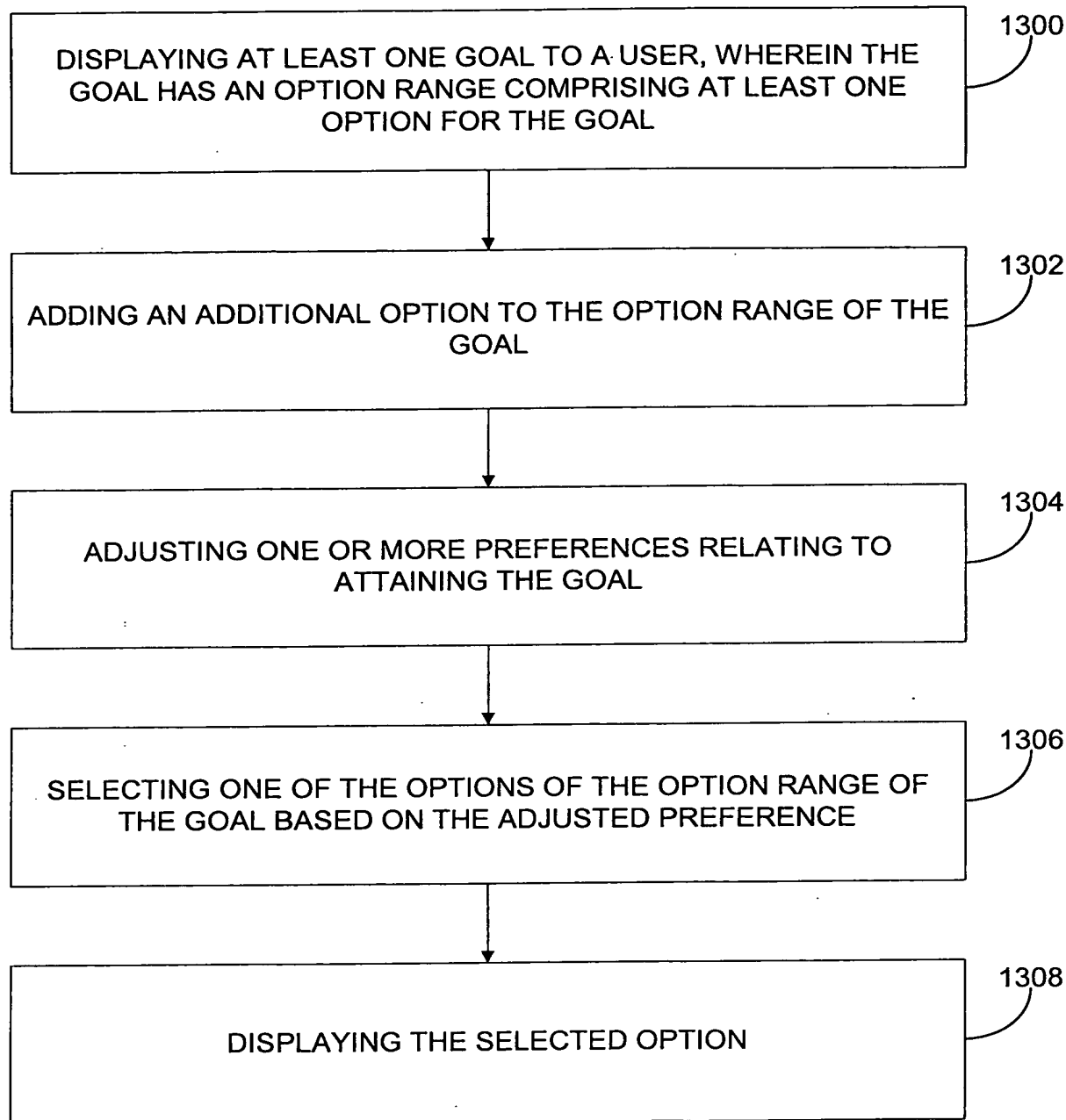


Figure 13

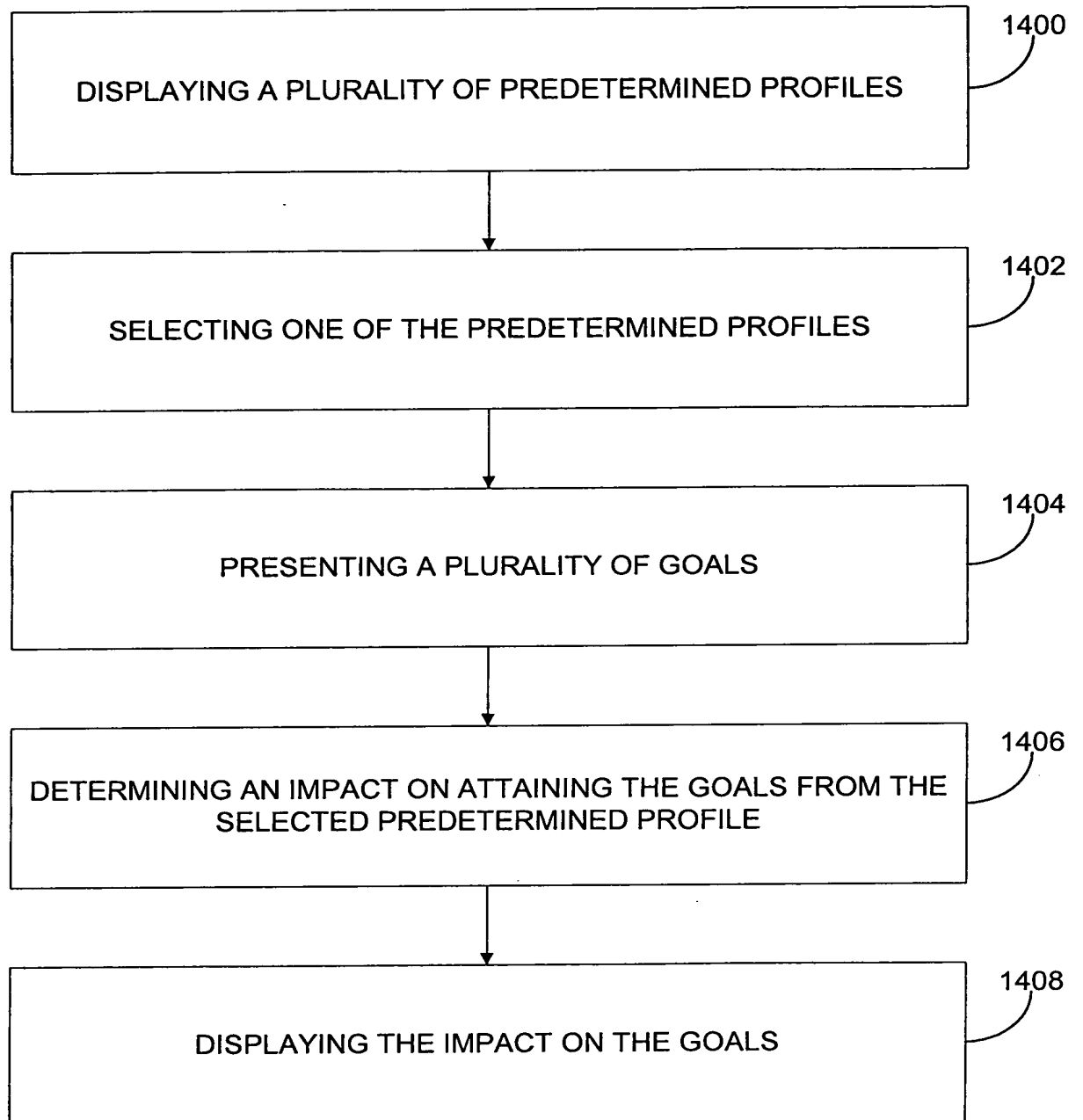


Figure 14